10/17/05 9:46:10 BK 2,330 PG 50 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Recording Requested By: Irwin Home Equity

When Recorded Return To:

RECONVEYANCE DEPARTMENT Irwin Home Equity P.O. BOX 1368 San Ramon, CA 94583

Irwin Home Equity #:0006000451 "BARNES" Lender ID:100/101/0006000451 De Soto, Mississippi MERS #: 100039046734497841 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: TERRY W. BARNES AND WIFE, MARY ELLEN BARNES, AS TENANTS BY THE ENTIRETY WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON RESIDING AT 7128 CEDARDALE RD, OLIVE BRACH, MS 38654 SOMETIMES WILL BE CALLED "BORROWER" AND SOMETIMES SIMPLY "I" OR "MÉ

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS A NOMINIEE FOR QUICKEN LOANS INC.

Original Trustee: MICHAEL LYON

Dated: 06/29/2004 Recorded on 07/15/2004 as in Book/Reel/Liber: 2029 Page/Folio: 0156 as Instrument No.: N/A In the Records of the County Recorder of De Soto Mississippi

Property Address: 7128 CEDARDALE RD, OLIVE BRANCH, MS 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On October 13th, 2005

JÓANNA DISIBIO, Assistant Secretary

STATE OF California **COUNTY OF Contra Costa** 

On October 13th, 2005, before me, LEAH M. ANDERSON, a Notary Public in and for Contra Costa in the State of California, personally appeared JOANNA DISIBIO, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

LEAH M. ANDERSON

Notary Expires: 06/30/2006 #1363234

LEAH M. ANDERSON COMMISSION 1363234 NOTARY PUBLIC-CALIFORNIA CONTRA COSTA COUNTY My commission exps June 30, 2006

Prepared By: Laura Hardy, Irwin Home Equity 12677 ALCOSTA BLVD, SUITE 500, San Ramon, CA 94583 1-800-839-6600